

Information to identify the case:

Debtor 1	<u>Michael Kalfus</u>	Social Security number or ITIN	xxx-xx-2675
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Robin Kalfus</u>	Social Security number or ITIN	xxx-xx-4129
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-13396-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael Kalfus

Robin Kalfus

11/16/18

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Michael Kalfus
Robin Kalfus
DebtorsCase No. 18-13396-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 84

Date Rcvd: Nov 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018.

db/jdb
aty +Michael Kalfus, Robin Kalfus, 7 Lakeview Terrace, Montville, NJ 07045-9158
+Forrest Turkish, c/o Forrest S. Turkish, Esq., 595 Broadway, Ground Floor,
Bayonne, NJ 07002, U.S. 07002-8808

aty +Mellinger, Sanders & Kartzman, LLC, 101 Gibtaltar Drive, Suite 2F,
Morris Plains, NJ 07950-1287

cr +Haven Savings Bank, 621 Washington Street, Hoboken, NJ 07030-4907
r +Keller Williams Metropolitan, Keller Williams Metropolitan, 55 Madison Avenue,
Morristown, NJ 07960-7321

cr +++LEKELAND BANK, C/O LECLAIRRYAN, P.C., ATTN.: WILLIAM L. WALDMAN, 1 RIVERFRONT PLZ STE 16,
NEWARK NJ 07102-5436
(address filed with court: Lakeland Bank, c/o LeClairRyan, P.C., Attn.: William L. Waldman,
1037 Raymond Blvd., 16th Floor, Newark, NJ 07102)

acc Petrucelli Piotrowski & Co, Inc., Petrucelli, Piotrowski & Co, Inc., 236 Main Street,
Woodbridge, NJ 07095

intp +The County of Morris, Morris County Sheriff's Offi, c/o Riker Danzig, One Speedwell Avenue,
Morristown, NJ 07960-6838

517344689 1st Constitution Bk, 796 Rt 130 N, Cranbury, NJ 08512

517344691 +Albert Kenney, 3 Leach Hollow Road, Sherman, CT 06784-2302

517344693 +Attorney General, US Dept. of Justice, Ben Franklin Station, PO Box 683,
Washington, DC 20044-0683

517593065 +CVF III Mortgage Loan Trust II c/o Shellpoint Mort, PO Box 10826, Greenville SC 29603-0826

517810195 +Chase Bank USA, N.A., PO Box 15368, Wilmington, DE 19850-5368

517818039 +Direct TV, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

517344698 +Dixon Bros, 100 Pocono Road, Mountain Lakes, NJ 07046-1649

517382446 +Dixon Bros. A & A oil Propane, Ralph A, Grieco Esquire, 758 Morris Tpke, PO Bxo 505,
Short Hills, NJ 07078-0505

517344699 +Dixon Oil, 100 Pocono Road, Mountain Lakes, NJ 07046-1649

517344700 +Fein, Such, Kahn & Shepard, 7 Century Dive, Ste. 201, Parsippany, NJ 07054-4673

517344701 +Feitlin, Youngman, Karas & Gerson, Heritage Plaza II, 65 Harristown Road, Suite 207,
Glen Rock, NJ 07452-3317

517608773 +Feitlin, Youngman, Karas & Gerson, LLC, 65 Harristown Road, Suite 207,
Glen Rock, New Jersey 07452-3317

517609033 +Fishman Consulting Group, LLC, c/o The Law Office of John A. Fialcowitz,
89 Headquarters Plaza North, Suite 1216, Morristown, New Jersey 07960-6834

517344702 Forman, Holt, Eliades & Youngman LLC, 80 Route 3 Easte, Suite 290, Paramus, NJ 07652

517818040 +George Hellerman, Bankruptcy Specialist, IRS, 955 S. Springfield Ave, Bldg A,
Springfield, NJ 07081-3570

517435703 +HSBC Bank USA, N.A., 2929 Walden Avenue C17, Business Services, Depew, NY 14043-2602

517818041 Halpin Stephen, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245

517344703 Haven Savings Bank, 621 WashingtonS treet, Hoboken, NJ 07030

517703685 +Houser Engineering, 1141 Greenwood Lake Tpke, Ringwood, NJ 07456-1433

517655708 +Houser Engineering, LLC., 1141 Greenwood Lake Turnpike, Suite C, Ringwood, NJ 07456-1433

517656959 +Isabel Del Corral, 277 Fairfield Road, Fairfield, NJ 07004-1900

517572439 +JCP&L, P.O. Box 16001, Reading, PA 19612-6001

517344707 +Lakeland Bank, 250 Oak Ridge Road, Oak Ridge, NJ 07438-8998

517387868 +Lakeland Bank, William L. Waldman, Esq and, Matteo Percontino Esq.K&L Gates LLP,
One Newark Center 10th Floor, 1085 Raymond Blvd, Newark, NJ 07102-5237

517388267 Law Office of Forrest S. Turkish, c/o Forrest S. Turkish, Esq., 595 Broadway, Ground Floor,
Bayonne, NJ 07002

517818042 Law Office of Forrest Scott Turkish, 595 Broadway, Ground Floor, Bayonne, NJ 07002

517344708 M2 Worldwide, LLC, 706C Myrtle Avenue, Boonton, NJ 07005

517382495 +NJSVS Surcharge Violation System Office, Bankruptcy Unit, PO Box 136,
Trenton, NJ 08666-0136

517344709 +New Jersey Attorney General Office, Division of Law, Richard J. Hughes Justice Complex,
25 Market St., PO Box 112, Trenton, NJ 08625-0112

517572440 +Petro Home Services, 15 Richboynton Avenue, Dover, NJ 07801-2649

517703686 +Petro Oil, 15 Richboynton Avenue, Dover, NJ 07801-2649

517344710 +Pioneer Credit Recovery, PO Box 1018, Moorestown, NJ 08057-0018

517344711 +Ralph A. Grieco, P.A., 758 Morris Turnpike, P.O. Box 505, Short Hills, NJ 07078-0505

517656976 +Richard Levinson, 129 Tournament Drive, Monroe Township, NJ 08831-2537

517407061 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY,
DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)

517344712 +Saul Ewing, LLP, 650 College Road East, Suite 4000, Princeton, NJ 08540-6603

517344713 +Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826

517344715 +State of New Jersey Division of Taxation, Compliance & Enforcement - Compliance,
50 Barrack Street, 9th Floor, Trenton, NJ 08695-0001

517703687 State of Vermont, Department of Taxes, Montpelier, VT 05633-1401

517655709 +State of Vermont Dept. of Taxes, 133 State Street, Montpelier, VT 05633-0002

517365914 +THE BANK OF NEW YORK MELLON, c/o Gilbert R. Yabes, ALDRIDGE PITE, LLP,
4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921

517344716 +The Fishman Consulting Group, LLC., 23 Cornwall Drive, Westfield, NJ 07090-1353

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517655710 +The Jayson Company, 2150 Stanley Terrace, Union, NJ 07083-4320
517344717 +The Law Offices of John A. Fialcowitz, 89 Headquarters Plaza North, Suite 1216,
Morristown, NJ 07960-6834
517344719 +Townes B. Johnson, III, P.O. Box 9246, Greenville, SC 29604-9246
517703688 +Township of Boonton, Attn: Tax Collector, 155 Powerville Road, Boonton, NJ 07005-8729
517395021 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517369185 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517818043 +Volkswagen Credit, Inc., PO Box 9013, Addison, TX 75001-9013
517818045 +Yapstone, 2121 N. California Blvd, Suite 400, Walnut Creek, CA 94596-7305

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 16 2018 23:48:13 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 16 2018 23:48:10 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

517600891 EDI: MERRICKBANK.COM Nov 17 2018 04:33:00 Advanta Bank Corporation,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517344690 +EDI: MERRICKBANK.COM Nov 17 2018 04:33:00 Advanta Bk, Welsh and McKean Roads,
Po Box 844, Spring House, PA 19477-0844

517818038 EDI: AMEREXPR.COM Nov 17 2018 04:33:00 American Express, PO Box 1270,
Newark, NJ 07101-1270

517385072 EDI: BECKLEE.COM Nov 17 2018 04:33:00 American Express Centurion Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

517435133 EDI: BECKLEE.COM Nov 17 2018 04:33:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

517344692 +EDI: AMEREXPR.COM Nov 17 2018 04:33:00 Amex, Correspondence, Po Box 981540,
El Paso, TX 79998-1540

517344694 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 16 2018 23:48:48
Bayview Financial Loan, Attn: Customer Service Dept, 4425 Ponce De Leon Blvd, 5th Floor,
Miami, FL 33146-1873

517344695 +EDI: CAPITALONE.COM Nov 17 2018 04:33:00 Capital One,
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

517441320 EDI: CAPITALONE.COM Nov 17 2018 04:33:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083

517344696 +EDI: CHASE.COM Nov 17 2018 04:33:00 Chase Card Services, Attn: Correspondence,
Po Box 15278, Wilmington, DE 19850-5278

517344697 +EDI: CHASE.COM Nov 17 2018 04:33:00 Chase Card Services, Attn: Correspondence Dept,
Po Box 15298, Wilmington, DE 19850-5298

517600521 +EDI: AIS.COM Nov 17 2018 04:33:00 Directv, LLC, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

517344704 +EDI: HFC.COM Nov 17 2018 04:33:00 Hsbc Bank, P.O. Box 2013, Buffalo, NY 14240-2013

517344705 +E-mail/Text: mosborn@infusioncapitalgroup.com Nov 16 2018 23:47:25 Infusion Capital Group,
c/o Osborn Financial Group, LLC., 1000 Johnnie Dodds Blvd., Suite 103-302,
Mount Pleasant, SC 29464-3135

517344706 +EDI: IRS.COM Nov 17 2018 04:33:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346

517344714 +Fax: 516-933-1697 Nov 17 2018 00:25:00 Slomins, Inc., 125 Lauman Lane,
Hicksville, NY 11801-6539

517843554 +EDI: AIS.COM Nov 17 2018 04:33:00 TD Bank, USA, by American InfoSource as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

517611473 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 16 2018 23:48:48

THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837

517344718 +EDI: WTRRNBNBANK.COM Nov 17 2018 04:33:00 Tnb-Visa (TV) / Target,
C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475

517344720 +E-mail/Text: usanj.njbankr@usdoj.gov Nov 16 2018 23:48:13 United States Attorney,
Peter Rodino Federal Building, 970 Broad St. - Ste. 700, Newark, NJ 07102-2527

517860269 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 16 2018 23:48:10 United States Trustee,
One Newark Center, Suite 2100, Newark, NJ 07102-5235

517344721 +E-mail/Text: vci.bkcy@vwcredit.com Nov 16 2018 23:48:28 Volkswagen Credit, Inc, Po Box 3,
Hillsboro, OR 97123-0003

517392181 +EDI: WFFC.COM Nov 17 2018 04:33:00 Wells Fargo Bank, N.A.,
Small Business Lending Division, P.O. Box 29482, Phoenix, AZ 85038-9482

517818044 +EDI: WFFC.COM Nov 17 2018 04:33:00 Wells Fargo Bank, NA, Small Business Lending Division,
PO Box 29482, Phoenix, AZ 85038-9482

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517472432* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701

517385028* +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
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Total Noticed: 84

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2018 at the address(es) listed below:

Anthony Sodono, III on behalf of Defendant Michael Kalfus asodono@msbnj.com
Anthony Sodono, III on behalf of Defendant Robin Kalfus asodono@msbnj.com
Anthony Sodono, III on behalf of Defendant Michael and Robin Kalfus asodono@msbnj.com
Anthony Sodono, III on behalf of Joint Debtor Robin Kalfus asodono@msbnj.com
Anthony Sodono, III on behalf of Debtor Michael Kalfus asodono@msbnj.com
Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-J9) cwohrlab@logs.com, njbankruptcynotifications@logs.com
Charles Michael Rowan on behalf of Creditor Albert Kenney mrowan@saull.com
Christian Del Toro on behalf of Creditor Haven Savings Bank cdeltoro@martonelaw.com, mrozea@leopoldassociates.com; bky@martonelaw.com
David Gerardi on behalf of U.S. Trustee U.S. Trustee david.gerardi@usdoj.gov
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Forrest Scott Turkish on behalf of Attorney Forrest Turkish fsturkish@aol.com
Frank J Martone on behalf of Creditor Haven Savings Bank bky@martonelaw.com
Guillermo Gonzalez on behalf of Joint Debtor Robin Kalfus ggonzalez@scuramealey.com, ecfbkfilings@scuramealey.com; tscialla@scuramealey.com; mmack@scura.com; jesposito@scuramealey.com
Guillermo Gonzalez on behalf of Debtor Michael Kalfus ggonzalez@scuramealey.com, ecfbkfilings@scuramealey.com; tscialla@scuramealey.com; mmack@scura.com; jesposito@scuramealey.com
John O'Boyle on behalf of Plaintiff Osborn Financial Group, LLC joboyle@norgaardfirm.com, sferreira@norgaardfirm.com; l84grandno@gmail.com; kcimmimo@norgaardfirm.com
John A. Fialcowitz on behalf of Plaintiff Fishman consulting group, llc john@fialcowitzlaw.com
Joseph L. Schwartz on behalf of Interested Party The County of Morris, Morris County Sheriff's Office jschwartz@riker.com
Joseph R Zapata, Jr. on behalf of Trustee Steven P. Kartzman jzapata@msklaw.net
Matteo Percontino on behalf of Creditor Lakeland Bank matteo.percontino@klgates.com, matteo.percontino@klgates.com
Melissa S DiCerbo on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-J9) nj-ecfmail@mwclaw.com, nj-ecfmail@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmlawgroup.com
Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net; njl6@ecfcbis.com; jloewenstein@msklaw.net
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net; njl6@ecfcbis.com; jloewenstein@msklaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William L. Waldman on behalf of Creditor Lakeland Bank william.waldman@klgates.com, waldmanw@aol.com

TOTAL: 25